

Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,604.636	28.28%	\$1,592.166	\$1,307.087	82.09%	545.440
2	Reedence Blue Shield	53902	WA	HCSC	\$1,170.212	20.62%	\$1,156.251	\$881.056	76.20%	381.469
3	Group Hlth Cooperative	95672	WA	HMO	\$707.300	12.47%	\$749.060	\$958.896	128.01%	267.696
4	Group Health Options Inc	47055	WA	HCSC	\$338.403	5.96%	\$340.151	\$299.345	88.00%	109.926
5	Pacificare of WA Inc	48038	WA	HCSC	\$170.368	3.00%	\$170.368	\$144.081	84.57%	50.401
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$162.000	2.86%	\$162.000	\$152.141	93.91%	58.974
7	United Healthcare Ins Co	79413	CT	L&D	\$137.037	2.42%	\$137.251	\$102.577	74.74%	
8	KPS Health Plans	53872	WA	HCSC	\$95.451	1.68%	\$95.451	\$81.640	85.53%	29.233
9	Aetna Life Ins Co	60054	CT	L&D	\$95.427	1.68%	\$104.264	\$81.272	77.95%	
10	Standard Ins Co	69019	OR	L&D	\$88.214	1.55%	\$90.117	\$66.025	73.27%	
11	Unum Life Ins Co Of Amer	62235	ME	L&D	\$84.501	1.49%	\$83.860	\$38.587	46.01%	
12	Mega Life & Health Ins Co The	97055	OK	L&D	\$77.317	1.36%	\$77.257	\$56.527	73.17%	
13	ReedenceCare	95648	WA	HMO	\$76.783	1.35%	\$76.795	\$69.191	90.10%	21.221
14	Asuris Northwest Health	47350	WA	HCSC	\$69.034	1.22%	\$68.608	\$56.229	81.96%	21.614
15	Metropolitan Life Ins Co	65978	NY	L&D	\$56.456	0.99%	\$56.637	\$50.160	88.56%	
16	Pacificare Life Assur Co	84506	CO	L&D	\$40.154	0.71%	\$38.427	\$31.103	80.94%	
17	Molina Healthcare of WA Inc	96270	WA	HMO	\$38.659	0.68%	\$30.921	\$27.987	90.51%	21.387
18	Symetra Life Ins Co	68608	WA	L&D	\$35.849	0.63%	\$35.448	\$12.045	33.98%	
19	Aetna Health Inc	47060	WA	HCSC	\$32.839	0.58%	\$32.839	\$26.334	80.19%	8.706
20	United Of Omaha Life Ins Co	69868	NE	L&D	\$28.999	0.51%	\$25.748	\$14.791	57.45%	
21	Health Net Life Ins Co	66141	CA	L&D	\$28.892	0.51%	\$29.054	\$23.172	79.75%	
22	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$28.639	0.50%	\$28.545	\$18.034	63.18%	
23	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$25.896	0.46%	\$25.880	\$24.136	93.26%	
24	Reedence BCBS OR	54933	OR	HCSC	\$24.771	0.44%	\$25.685	\$19.329	75.25%	8.089
25	Reedence Health Maintenance OR Inc	96250	OR	HMO	\$24.561	0.43%	\$24.959	\$20.174	80.83%	7.607
26	Communitv Health Plan of WA	47049	WA	HCSC	\$24.247	0.43%	\$24.247	\$20.836	85.93%	9.686
27	Fortis Benefits Ins Co	70408	IA	L&D	\$23.489	0.41%	\$18.266	\$16.669	91.26%	
28	Connecticut General Life Ins Co	62308	CT	L&D	\$22.321	0.39%	\$21.350	\$20.516	96.09%	
29	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20.703	0.36%	\$20.436	\$16.134	78.95%	
30	Great West Life & Annuity Ins Co	68322	CO	L&D	\$18.430	0.32%	\$19.571	\$16.545	84.54%	
31	Lifewise Assur Co	94188	WA	L&D	\$17.969	0.32%	\$17.997	\$12.356	68.66%	
32	Pacific Life & Annuity Co	97268	AZ	L&D	\$16.759	0.30%	\$16.664	\$16.107	96.66%	
33	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$16.269	0.29%	\$16.439	\$12.205	74.24%	
34	Life Ins Co Of North Amer	65498	PA	L&D	\$15.663	0.28%	\$15.663	\$15.679	100.10%	
35	Continental Cas Co	20443	IL	P&C	\$15.069	0.27%	\$12.800	\$11.719	91.56%	
36	Principal Life Ins Co	61271	IA	L&D	\$13.131	0.23%	\$13.060	\$8.993	68.86%	
37	Hartford Life Grp Ins Co	74268	IL	L&D	\$11.034	0.19%	\$10.877	\$5.604	51.52%	
38	American Fidelity Assur Co	60410	OK	L&D	\$9.583	0.17%	\$9.719	\$6.550	67.39%	
39	Prudential Ins Co Of Amer	68241	NJ	L&D	\$8.736	0.15%	\$8.714	\$7.472	85.75%	
40	State Farm Mut Auto Ins Co	25178	IL	P&C	\$8.664	0.15%	\$8.664	\$7.026	81.09%	
All 211 Other Companies					\$189,681	3.34%	\$211,906	\$127,052	166.79%	7,479
Totals (Loss Ratio is average)(4)					\$5,674.148	100.00%	\$5,704.115	\$4,883.383	85.61%	1,548,928

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC,(2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington